

This instrument prepared by
Floyd Healy
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9/08/05 11:39:39
BK 2,302 PG 376
DE SOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTION OF TRUSTEE

WHEREAS, Charles Wiggins and Melanie Wiggins executed a Deed of Trust dated March 29, 2000, in favor of Chris Oddleifson, Trustee(s) and First Union Home Equity Bank, N.A., Lender, for the benefit of the owner and holder of a certain indebtedness, First Union Home Equity Bank, N.A.; and

WHEREAS, said Deed of Trust was filed of record on April 5, 2000, and recorded in Book 1202 at Page 0087 in the office of the Clerk of the Chancery Court of De Soto County, Mississippi; and

WHEREAS, Wachovia Bank of Delaware, National Association, f/ka First Union Home Equity Bank, N.A., the legal holder of said Deed of Trust and the said indebtedness has requested foreclosure proceedings to be instituted; and

WHEREAS, Wachovia Bank of Delaware, National Association, f/ka First Union Home Equity Bank, N.A., the owner and legal holder of said indebtedness does hereby desire Floyd Healy to act as trustee in the place and stead of Chris Oddleifson or any subsequently appointed Substitute Trustee, as appointed under said Deed of Trust.

THEREFORE, the undersigned does hereby in accordance with the terms of said Deed of Trust, appoint, nominate and constitute the said Floyd Healy as Substitute Trustee in the place and stead of the said Chris Oddleifson or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, Wachovia Bank of Delaware, National Association, f/ka First Union Home Equity Bank, N.A., the owner and legal holder has further requested that said Floyd Healy, Substitute Trustee under said Deed of Trust, proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said Deed of Trust as though the said Floyd Healy had been originally appointed as Trustee hereunder.

Should Wachovia Bank of Delaware, National Association, f/ka First Union Home Equity Bank, N.A., become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to the Administrator of Veterans Affairs or the Secretary of Housing and Urban Development, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

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IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 18th day of August, 2005.

[Signature]
 Name: Jeff Szymendera
 Title: Vice President
 Wachovia Bank of Delaware, National Association

ACKNOWLEDGEMENT

STATE OF North Carolina)
)
 COUNTY OF Wake)

Before me, the undersigned Notary Public in and for the State and County aforesaid, personally appeared Jeff Szymendera, with whom I am personally acquainted and who upon oath acknowledged him/herself to be the Vice President of Wachovia Bank of Delaware, National Association, the within named bargainor, a National Association, and that he/she as such Jeff Szymendera, being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the National Association by the said Jeff Szymendera Vice President.

Witness my hand and official seal this the 18th day of August, 2005.

[Signature]
 Notary Public

My Commission Expires:

2-3-10

